Remarks

The Office Action mailed April 13, 2004 has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-32 are pending in this application. Claims 1-32 stand rejected.

The rejection of Claims 1-9, 14-16 and 23 under 35 U.S.C. § 103(a) as being unpatentable over Chapman et al. (U.S. Patent No. 6,526,386) ("Chapman") and Erlanger (U.S. Patent No. 6,594,635) in view of Walker et al. (U.S. Patent No. 6,119,093) ("Walker") is respectfully traversed.

Applicants respectfully submit that none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest the claimed invention. As discussed below, at least one of the differences between the cited references and the present invention is that none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier, wherein the method includes receiving at the field agent computer a bind Web page indicating that the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy.

Moreover, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

In fact, none of Chapman, Erlanger, or Walker, alone or in combination, describe or teach a field agent binding an associated insurance carrier to the terms and conditions of a proposed renewal policy. Rather, Walker describes a system for facilitating a syndicated sale of an insurance policy that includes a processing system that transmits for electronic viewing by a

potential buyer an invitation to offer to buy a share in an underwriting of an insurance policy. The invitation includes a share having associated therewith a risk cost assessable to a buyer of the share if a payment to an insured is made pursuant to the insurance policy. The system also receives an offer to buy the share from the potential buyer that includes information identifying collateral (e.g., line of credit associated with a credit card) against which the risk cost may be charged if the payment to the insured pursuant to the insurance policy is made.

Although Walker describes a system that facilitates a syndicated sale of an insurance policy, Walker does not describe or teach binding by a field agent an associated insurance carrier to the terms and conditions of a proposed renewal policy by prompting the field agent to enter a bind indication on a bind Web page and transmitting the bind Web page from a field agent computer to a carrier.

Chapman describes a system and method of generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer. The method includes automatically flagging at least one expiring policy stored on the central computer, notifying a local user of at least one expiring policy from a list of the expiring policies, and electronically ordering and printing the insurance certificates at the remote computer.

Erlanger describes a data processing system that provides a market for: (1) the provision of insurance and reinsurance between insurers and those seeking insurance and reinsurance, and (2) the sale of insurance between reinsurers. More specifically, the data processing system provides a market for the provisioning of insurance and reinsurance that invites insurers, insurance seekers, and reinsurers to patronize the system. An embodiment of the present invention includes: receiving at a data processing system an underwriting standard from each of a plurality of insurers; compiling a first set of statistics in the data processing system based on the underwriting standards from each of the plurality of insurers; and outputting from the data processing system the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer.

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Walker describes a system for facilitating a syndicated sale of an insurance policy. The system employs a processor and a storage device connected to the processor, and a data receiving device and a data output device connected to the processor. The processor executes a program to receive information relating to the insurance policy, and transmit for electronic viewing by a potential buyer an invitation to offer to buy a share in the underwriting of the insurance policy. The share has associated therewith a risk cost assessable to the buyer if payment is made on a claim under the insurance policy. The processor receives offers to underwrite the share of the insurance policy; each offer includes information identifying collateral (e.g., line of credit associated with a credit card account) against which the risk cost may be charged in the event of payment on a claim. The transmission of the invitation and the offer to buy a share may be made on the Internet.

Claim 1 recites a method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier, the insurance policy having been identified as eligible for a renewal evaluation, the field agent having a remote computer including a data display, the method including "displaying at the field agent computer a Web page, the Web page including policy data corresponding to a renewal policy...updating at the field agent computer the policy data by inputting data corresponding to attributes of a subscriber on Web pages displayed on the field agent computer...transmitting the updated policy data from the field agent computer to the associated insurance carrier...receiving at the field agent computer a bind Web page indicating that the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy...and binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier."

None of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier as recited in Claim 1. More specifically,

none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method that includes receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy. Notably, none of the cited references describe, teach or even mention a field agent receiving data indicating that a proposed renewal policy is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy.

Moreover, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method that includes binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

The Office Action acknowledges at page 4 that "Chapman and Erlanger fail to teach Web pages and a bind Web page indicating that the proposed policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy and binding the associated insurance carrier to the terms and conditions of the proposed renewal policy by entering a bind indication on the bind Web page."

The Office Action, however, also suggests at page 4 that "Walker teaches a system for facilitating the sale of insurance policies that includes web page confirmation (630, Fig. 6c) investment order's (see column 8, lines 66 to column 9, lines 10)." The Office Action further suggests at page 4 that "One of ordinary skill in the art at the time the invention was made would have found it obvious to include the web page confirmation as taught by Walker with the system taught by Chapman and Erlanger with the motivation of providing a system where individuals may purchase an insurance policy by making an online transaction".

Applicants respectfully traverse these suggestions. Moreover, Applicants respectfully submit that although Walker describes a system for facilitating a syndicated sale of an insurance policy that includes a web page confirmation (630) of an investor's order, Walker does not describe, teach or even mention receiving at a field agent computer a bind Web page indicating

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that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy, or binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

Rather, in contrast to the present invention, Walker describes a system for facilitating a syndicated sale of an insurance policy that is described in relevant part as follows:

> ...one or more insurance companies, each having an insurance company server (110), transmits policy information (101) relating to a policy or policies being offered in syndication to an insurance syndication service central server (120)....The syndication service central server (120) makes the policy information (101), together with syndication information (102), available for viewing by visitors to a syndication website (130)....
>
> A user (investor) (141) connects to the insurance syndication website (130) on the Internet (100) through a conventional user interface (140). At the website (130) are listings of all insurance policies which are offered in syndication. The user browses the various policies and picks one or more he is interested in as an investment. Using the conventional interface (140), the user enters his investment order (103); the order includes the policy number, the amount of the policy the user wishes to invest in, the terms of investment (time period, etc.), and other restrictions. The user also enters his credit card number, expiration date and personal information, including his electronic mail ("e-mail") address. He then directs his investment order, including the information he has entered, to be transmitted to the insurance syndication service central server (120) via the Internet.
>
> The syndication central server (120) receives the user investment transaction information (104)....The syndication central server (120) then processes a credit card transaction, requesting a freeze on a portion of the user's unused credit line for the amount of risk assumed in purchasing the segment of the policy. The credit card transaction request (105) is transmitted to a server (150) maintained by the credit card issuing bank. The credit card company verifies that the user has the requested amount of risk available (in the form of unused credit line) and sends a verification (106) to the syndication central server (120) that the amount has been frozen for the term of the policy investment....
>
> The syndication central server (120), having received the verification (106) of the frozen credit line, stores that information in an appropriate database (125). The syndication central server also transmits a digital receipt (107) to the investor, using the e-mail address provided with the investment order....

....The insurance company server uses this information to calculate the amount of premium to be paid to each investor. The appropriate portion of the premium received from the policy holder is sent via mail or electronic transfer to the user (investor) (141) on a periodic basis as established in the terms of the investment.

When a claim is filed on the policy offered in syndication, the insurance company, after determining that the claim is valid, accesses the syndication information in the databases (115) and extracts the appropriate credit line information for all members in the syndicate for that policy. The company then draws on the credit line of each investor's credit card for the appropriate percentage of the amount paid out by the company based on the percentage of the policy owned in syndication. The credit card issuing bank server (150) receives data (109) regarding this transaction from the insurance company server (110) and updates its cardholder records accordingly.

Walker does not describe or teach receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy; nor does Walker describe or teach binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

Furthermore, Applicants respectfully submit that the mere teaching of a system that includes a web page confirmation of an investor's order, does not describe or teach the recitations included in Claim 1. Applicants therefore respectfully submit that none of the cited references, alone or in combination, describe or suggest receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy, or binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Chapman and Erlanger in view of Walker.

For at least the reasons set forth above, Claim 1 is submitted to be patentable over Chapman and Erlanger in view of Walker.

Claim 2 depends from independent Claim 1. When the recitations of Claim 2 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claim 2 likewise is patentable over Chapman and Erlanger in view of Walker.

Claim 3 recites a method for renewing an insurance policy under the authority of a field agent for binding an insurance carrier after the policy has been identified as eligible for a renewal process, the field agent located in a geographically remote location from the insurance carrier, the field agent having a remote computer including a data display, the method including "receiving at the field agent computer policy data reflecting a policy eligible for renewal...providing the field agent with predetermined questions by displaying the predetermined questions on the field agent computer, the predetermined questions selected so as to minimize financial risk to the insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier...answering the predetermined questions by inputting answers corresponding to attributes of a subscriber into the field agent computer...and binding the insurance carrier to the terms and conditions of the renewal policy reflecting the answers by entering a bind indication into the field agent computer, wherein the binding is accomplished by a decision process undertaken by the field agent without including external underwriting and rating processes."

None of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method for renewing an insurance policy under the authority of a field agent for binding an insurance carrier after the policy has been identified as eligible for a renewal process as recited in Claim 3. More specifically, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method that includes providing a field agent with predetermined questions by displaying the predetermined questions on a field agent computer, wherein the predetermined questions are selected so as to minimize financial risk to an insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier.

Moreover, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest binding the insurance carrier to the terms and conditions of a renewal policy reflecting the answers by entering a bind indication into the field agent computer, wherein the

binding is accomplished by a decision process undertaken by the field agent without including external underwriting and rating processes.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; and Walker describes a system for facilitating a syndicated sale of an insurance policy that includes a processing system that transmits for electronic viewing by a potential buyer an invitation to offer to buy a share in an underwriting of an insurance policy that includes a share having associated therewith a risk cost assessable to a buyer of the share if a payment to an insured is made pursuant to the insurance policy, and receives an offer to buy the share from the potential buyer that includes information identifying collateral (e.g., line of credit associated with a credit card) against which the risk cost may be charged if the payment to the insured pursuant to the insurance policy is made.

The Office Action acknowledges at page 4 that "Chapman and Erlanger fail to teach Web pages and a bind Web page indicating that the proposed policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy and binding the associated insurance carrier to the terms and conditions of the proposed renewal policy by entering a bind indication on the bind Web page."

Furthermore, as set forth above, Walker does not describe, teach or even mention providing a field agent with predetermined questions by displaying the predetermined questions on a field agent computer wherein the predetermined questions are selected so as to minimize financial risk to an insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier; nor does Walker describe, teach or even mention binding the insurance carrier to the terms and conditions of a renewal policy reflecting the answers by entering a bind indication into the field agent computer wherein the binding is accomplished by a decision

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process undertaken by the field agent without including external underwriting and rating processes. Accordingly, Applicants respectfully submit that Claim 3 is patentable over Chapman and Erlanger in view of Walker.

For at least the reasons set forth above, Claim 3 is submitted to be patentable over Chapman and Erlanger in view of Walker.

Claims 4-9 depend from independent Claim 3. When the recitations of Claims 4-9 are considered in combination with the recitations of Claim 3, Applicants submit that dependent Claims 4-9 likewise are patentable over Chapman and Erlanger in view of Walker.

Claim 14 depends from independent Claim 10. Claim 10 recites a method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, the method includes "generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies, the remote data memory associated with a field agent located in a geographically remote location from the policy issuer...generating in the central data memory a request for policy data relating to one of the one or more eligible renewal policies...generating in the central data memory and transmitting over a network one or more second Web pages arranged to include the requested renewal policy data along with a provision for inputting update data...receiving, displaying, updating in the remote memory, and transmitting from the remote memory, the one or more second Web pages wherein said receiving, displaying, updating and transmitting is accomplished by the field agent...and binding the policy issuer to a policy associated with the renewal policy data, wherein said binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data."

None of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method as recited in Claim 10. More specifically, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a method for renewing a policy

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via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, wherein the method includes generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies and the remote data memory associated with a field agent located in a geographically remote location from the policy issuer. Notably, none of Chapman, Erlanger, or Walker, alone or in combination, describe or suggest data identifying one or more eligible policies to be renewed.

Moreover, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest binding the policy issuer to a policy associated with the renewal policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data.

Notably, none of Chapman, Erlanger, or Walker, alone or in combination, describe or suggest binding a policy issuer to a policy associated with renewal policy data wherein the binding is accomplished by a decision process undertaken independently by the field agent. Moreover, none of the cited references describe or teach binding a policy issuer to a policy associated with renewal policy data wherein the binding is accomplished by the field agent without including external underwriting and risk assessment process.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; and Walker describes a system for

facilitating a syndicated sale of an insurance policy. Accordingly, Applicants respectfully submit that Claim 10 is patentable over Chapman and Erlanger in view of Walker.

When the recitations of Claim 14 are considered in combination with the recitations of Claim 10, Applicants submit that dependent Claim 14 likewise is patentable over Chapman and Erlanger in view of Walker.

Claim 15 recites a policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation, the policy issuer having an eligible renewal policy generator for generating policy data for at least one renewal policy, the system including a network, and a remote data display associated with a field agent and configured for displaying the policy data in a form readable by the field agent that is located in a geographically remote location from the policy issuer, and the policy generator and the remote data display connected to the network, wherein the remote data display is configured to "receive said policy data over the network...display said policy data...prompt the field agent to evaluate said displayed policy data...and enable the field agent to legally bind the policy issuer to a renewal of said policy associated with said evaluated policy data, the binding accomplished independently by the field agent without underwriting analysis or risk analysis by the policy issuer."

None of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation as recited in Claim 15. More specifically, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a policy renewal system that includes a remote data display that is associated with a field agent located in a geographically remote location from a policy issuer, wherein the remote data display is configured to enable the field agent to legally bind the policy issuer to a renewal of the policy associated with the evaluated policy data, and wherein the binding is accomplished independently by the field agent without underwriting analysis or risk analysis by the policy issuer.

Notably, none of Chapman, Erlanger, or Walker, alone or in combination, describe or suggest enabling a field agent to legally bind a policy issuer to a renewal of a policy associated with evaluated policy data wherein the binding is accomplished independently by the field agent. Moreover, none of the cited references describe or teach enabling a field agent to legally bind a policy issuer to a renewal of a policy associated with evaluated policy data wherein the binding is accomplished by the field agent without underwriting analysis or risk analysis by the policy issuer.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; and Walker describes a system for facilitating a syndicated sale of an insurance policy. Accordingly, Applicants respectfully submit that Claim 15 is patentable over Chapman and Erlanger in view of Walker.

For at least the reasons set forth above, Claim 15 is submitted to be patentable over Chapman and Erlanger in view of Walker.

Claim 16 depends from independent Claim 15. When the recitations of Claim 16 are considered in combination with the recitations of Claim 15, Applicants submit that dependent Claim 16 likewise is patentable over Chapman and Erlanger in view of Walker.

Claim 23 recites a system for renewing an insurance policy after the policy has been identified as eligible for a renewal process, the system includes at least one computer configured as a server containing a database of policy data for at least one insurance policy eligible for renewal wherein the server is associate with an insurance carrier issuing the at least one insurance policy, and at least one remote computer including a user interface connected to the server through a network wherein the remote computer is associated with a field agent located in

a geographically remote location from the insurance carrier, the remote computer is configured to "receive policy data from said server for an insurance policy eligible for renewal wherein the policy data includes information relating to a subscriber of said policy…display said policy data on said user interface…prompt the field agent by displaying predetermined questions on said user interface to update the policy data…receive from the field agent updated policy data including updated subscriber information…display the updated policy data on the user interface such that the field agent can evaluate the updated policy data…and enable the field agent to legally bind the insurance carrier to a renewal of the policy associated with the evaluated policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier."

None of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a system for renewing an insurance policy after the policy has been identified as eligible for a renewal process as recited in Claim 23. More specifically, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a system for renewing an insurance policy that includes a server containing a database of policy data for at least one insurance policy eligible for renewal wherein the server is associate with an insurance carrier issuing the at least one insurance policy.

Moreover, none of Chapman, Erlanger, or Walker, considered alone or in combination, describe or suggest a system for renewing an insurance policy that includes a remote computer associated with a field agent located in a geographically remote location from an insurance carrier, wherein the remote computer is configured to enable the field agent to legally bind the insurance carrier to a renewal of the policy associated with the evaluated policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers;

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compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; and Walker describes a system for facilitating a syndicated sale of an insurance policy. Accordingly, Applicants respectfully submit that Claim 23 is patentable over Chapman and Erlanger in view of Walker.

For at least the reasons set forth above, Claim 23 is submitted to be patentable over Chapman and Erlanger in view of Walker.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1-9, 14-16 and 23 be withdrawn.

The rejection of Claims 10-11 and 13 under 35 U.S.C. § 103(a) as being unpatentable over Chapman et al. (U.S. Patent No. 6,526,386) ("Chapman") in view of Walker et al. (U.S. Patent No. 6,119,093) ("Walker") is respectfully traversed.

Chapman and Walker are both described above.

Claim 10 recites a method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, the method includes "generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies, the remote data memory associated with a field agent located in a geographically remote location from the policy issuer…generating in the central data memory a request for policy data relating to one of the one or more eligible renewal policies…generating in the central data memory and transmitting over a network one or more second Web pages arranged to include the requested renewal policy data along with a provision for inputting update data…receiving, displaying, updating in the remote memory, and transmitting from the remote memory, the one or more second Web pages wherein said receiving, displaying, updating and transmitting is accomplished by the field agent…and binding the policy issuer to a policy associated with the renewal policy data, wherein said binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the

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central data memory from the remote data memory a third Web page including a binding indication data."

Neither Chapman nor Walker, considered alone or in combination, describe or suggest a method as recited in Claim 10. More specifically, neither Chapman nor Walker, considered alone or in combination, describe or suggest a method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, wherein the method includes generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies and the remote data memory associated with a field agent located in a geographically remote location from the policy issuer. Notably, neither Chapman nor Walker, alone or in combination, describe or suggest data identifying one or more eligible policies to be renewed.

Moreover, neither Chapman nor Walker, considered alone or in combination, describe or suggest binding the policy issuer to a policy associated with the renewal policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data.

Notably, neither Chapman nor Walker, alone or in combination, describe or suggest binding a policy issuer to a policy associated with renewal policy data wherein the binding is accomplished by a decision process undertaken independently by the field agent. Moreover, neither Chapman nor Walker, alone or in combination, describe or teach binding a policy issuer to a policy associated with renewal policy data wherein the binding is accomplished by the field agent without including external underwriting and risk assessment process.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); and Walker describes a

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system for facilitating a syndicated sale of an insurance policy that includes a processing system that transmits for electronic viewing by a potential buyer an invitation to offer to buy a share in an underwriting of an insurance policy that includes a share having associated therewith a risk cost assessable to a buyer of the share if a payment to an insured is made pursuant to the insurance policy, and receives an offer to buy the share from the potential buyer that includes information identifying collateral (e.g., line of credit associated with a credit card) against which the risk cost may be charged if the payment to the insured pursuant to the insurance policy is made. Accordingly, Applicants respectfully submit that Claim 10 is patentable over Chapman in view of Walker.

For at least the reasons set forth above, Claim 10 is submitted to be patentable over Chapman in view of Walker.

Claims 11 and 13 depend from independent Claim 10. When the recitations of Claims 11 and 13 are considered in combination with the recitations of Claim 10, Applicants submit that dependent Claims 11 and 13 likewise are patentable over Chapman in view of Walker.

The rejection of Claim 12 under 35 U.S.C. § 103(a) as being unpatentable over Chapman et al. (U.S. Patent No. 6,526,386) ("Chapman") and Walker et al. (U.S. Patent No. 6,119,093) ("Walker") in view of the Official Notice ("Official Notice") is respectfully traversed.

Chapman and Walker are both described above. The Official Notice taken by the Examiner is that "time restraints such as a five-minute limit being placed on any Internet transaction before a user is logged off and must logon back on to complete the transactions is old and well known in the computer industry."

Claim 12 depends from independent Claim 10. Claim 10 recites a method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, the method includes "generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies, the remote data memory associated with a field agent located in a geographically remote location from the policy issuer...generating in the central data memory a

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request for policy data relating to one of the one or more eligible renewal policies…generating in the central data memory and transmitting over a network one or more second Web pages arranged to include the requested renewal policy data along with a provision for inputting update data…receiving, displaying, updating in the remote memory, and transmitting from the remote memory, the one or more second Web pages wherein said receiving, displaying, updating and transmitting is accomplished by the field agent…and binding the policy issuer to a policy associated with the renewal policy data, wherein said binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data."

None of Chapman, Walker, or the Official Notice, considered alone or in combination, describe or suggest a method as recited in Claim 10. More specifically, none of Chapman, Walker, or the Official Notice, considered alone or in combination, describe or suggest a method for renewing a policy via Internet connections between a central data memory and a remote data memory after the policy has been identified as eligible for a renewal process, wherein the method includes generating in the remote data memory a first Web page including data identifying one or more eligible policies to be renewed, the central data memory associated with an issuer of one or more eligible renewal policies and the remote data memory associated with a field agent located in a geographically remote location from the policy issuer. Notably, none of Chapman, Walker, or the Official Notice, alone or in combination, describe or suggest data identifying one or more eligible policies to be renewed.

Moreover, none of Chapman, Walker, or the Official Notice, considered alone or in combination, describe or suggest binding the policy issuer to a policy associated with the renewal policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without including external underwriting and risk assessment processes, and by transmitting to the central data memory from the remote data memory a third Web page including a binding indication data.

Notably, none of Chapman, Walker, or the Official Notice, alone or in combination, describe or suggest binding a policy issuer to a policy associated with renewal policy data

wherein the binding is accomplished by a decision process undertaken independently by the field agent. Moreover, none of the cited references or the Official Notice describe or teach binding a policy issuer to a policy associated with renewal policy data wherein the binding is accomplished by the field agent without including external underwriting and risk assessment process.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Walker describes a system for facilitating a syndicated sale of an insurance policy; and the Official Notice relates to time restraints on Internet transactions. Accordingly, Applicants respectfully submit that Claim 10 is patentable over Chapman and Walker in view of the Official Notice.

When the recitations of Claim 12 are considered in combination with the recitations of Claim 10, Applicants submit that dependent Claim 12 likewise is patentable over Chapman and Walker in view of the Official Notice.

The rejection of Claims 17-22 and 24-32 under 35 U.S.C. § 103(a) as being unpatentable over Chapman et al. (U.S. Patent No. 6,526,386) ("Chapman"), Erlanger (U.S. Patent No. 6,594,635) and Walker et al. (U.S. Patent No. 6,119,093) ("Walker") in view of Kern (U.S. Patent No. 6,604,080) is respectfully traversed.

Chapman, Erlanger and Walker are all described above. Kern describes an automated system and method of computing rates to be charged for a new insurance product that provides coverage equivalent to that provided by a standard workers' compensation policy. The new insurance product having at least two separate, coordinated policies. The new product involves using one policy to insure the workers' compensation obligation (Part A of a standard workers' compensation policy), and a second policy, to insure against the employers liability exposure (Part 8 of a standard workers' compensation policy). The system determines one set of rates for insuring employees in pre-determined employment classifications for the workers' compensation policy and another set of rates for insuring the employees in other pre-determined employment classifications for the employers liability coverage.

Claims 17-18 depend from independent Claim 1. Claim 1 recites a method for evaluating insurance policy data corresponding to a proposed renewal policy for binding an associated insurance carrier and renewing the policy under the authority of a field agent geographically remote from the carrier, the insurance policy having been identified as eligible for a renewal evaluation, the field agent having a remote computer including a data display, the method including "displaying at the field agent computer a Web page, the Web page including policy data corresponding to a renewal policy...updating at the field agent computer the policy data by inputting data corresponding to attributes of a subscriber on Web pages displayed on the field agent computer...transmitting the updated policy data from the field agent computer to the associated insurance carrier...receiving at the field agent computer a bind Web page indicating that the proposed renewal policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy...and binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier."

None of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a method that includes receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy.

Moreover, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a method that includes binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

The Office Action acknowledges at page 4 that "Chapman and Erlanger fail to teach Web pages and a bind Web page indicating that the proposed policy for the subscriber is in condition such that the associated insurance carrier can be bound to the terms and conditions of the

proposed renewal policy and binding the associated insurance carrier to the terms and conditions of the proposed renewal policy by entering a bind indication on the bind Web page."

As set forth above, although Walker describes a system for facilitating a syndicated sale of an insurance policy that includes a web page confirmation (630) of an investor's order, Walker does not describe, teach or even mention receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy, or binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier.

Moreover, Kern describes an automated system and method of computing rates to be charged for a new insurance product that provides coverage equivalent to that provided by a standard workers' compensation policy. Kern does not describe or suggest a method that includes receiving at a field agent computer a bind Web page indicating that a proposed renewal policy for a subscriber is in condition such that an associated insurance carrier can be bound to the terms and conditions of the proposed renewal policy; nor does Kern describe or suggest binding by the field agent the associated insurance carrier to the terms and conditions of the proposed renewal policy by prompting the field agent to enter a bind indication on the bind Web page and transmitting the bind Web page from the field agent computer to the carrier. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Chapman, Erlanger, and Walker in view of Kern.

When the recitations of Claims 17-18 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 17-18 likewise are patentable over Chapman, Erlanger, and Walker in view of Kern.

Claims 19-20 depend from independent Claim 3. Claim 3 recites a method for renewing an insurance policy under the authority of a field agent for binding an insurance carrier after the policy has been identified as eligible for a renewal process, the field agent located in a geographically remote location from the insurance carrier, the field agent having a remote

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computer including a data display, the method including "receiving at the field agent computer policy data reflecting a policy eligible for renewal...providing the field agent with predetermined questions by displaying the predetermined questions on the field agent computer, the predetermined questions selected so as to minimize financial risk to the insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier...answering the predetermined questions by inputting answers corresponding to attributes of a subscriber into the field agent computer...and binding the insurance carrier to the terms and conditions of the renewal policy reflecting the answers by entering a bind indication into the field agent computer, wherein the binding is accomplished by a decision process undertaken by the field agent without including external underwriting and rating processes."

None of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a method as recited in Claim 3. More specifically, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a method that includes providing a field agent with predetermined questions by displaying the predetermined questions on a field agent computer, the predetermined questions selected so as to minimize financial risk to an insurance carrier of being contractually bound to policy terms unfavorable to the insurance carrier.

Moreover, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest binding the insurance carrier to the terms and conditions of a renewal policy reflecting the answers by entering a bind indication into the field agent computer, wherein the binding is accomplished by a decision process undertaken by the field agent without including external underwriting and rating processes.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a

measure of fees earned with respect to the selected insurer; Walker describes a system for facilitating a syndicated sale of an insurance policy; and Kern describes an automated system and method of computing rates to be charged for a new insurance product that provides coverage equivalent to that provided by a standard workers' compensation policy. Accordingly, Applicants respectfully submit that Claim 3 is patentable over Chapman, Erlanger, and Walker in view of Kern.

When the recitations of Claims 19-20 are considered in combination with the recitations of Claim 3, Applicants submit that dependent Claims 19-20 likewise are patentable over Chapman, Erlanger, and Walker in view of Kern.

Claims 21-22 depend from independent Claim 15. Claim 15 recites a policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation, the policy issuer having an eligible renewal policy generator for generating policy data for at least one renewal policy, the system including a network, and a remote data display associated with a field agent and configured for displaying the policy data in a form readable by the field agent that is located in a geographically remote location from the policy issuer, and the policy generator and the remote data display connected to the network, wherein the remote data display is configured to "receive said policy data over the network...display said policy data...prompt the field agent to evaluate said displayed policy data...and enable the field agent to legally bind the policy issuer to a renewal of said policy associated with said evaluated policy data, the binding accomplished independently by the field agent without underwriting analysis or risk analysis by the policy issuer."

None of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a policy renewal system for renewing a policy under the authority of a field agent for binding an issuer of the policy after the policy has been identified as eligible for a renewal evaluation as recited in Claim 15. More specifically, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a policy renewal system that includes a remote data display that is associated with a field agent located in a geographically remote location from a policy issuer, wherein the remote data display is

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configured to enable the field agent to legally bind the policy issuer to a renewal of the policy associated with the evaluated policy data, and wherein the binding is accomplished independently by the field agent without underwriting analysis or risk analysis by the policy issuer.

Notably, none of Chapman, Erlanger, Walker, or Kern, alone or in combination, describe or suggest enabling a field agent to legally bind a policy issuer to a renewal of a policy associated with evaluated policy data wherein the binding is accomplished independently by the field agent. Moreover, none of the cited references describe or teach enabling a field agent to legally bind a policy issuer to a renewal of a policy associated with evaluated policy data wherein the binding is accomplished by the field agent without underwriting analysis or risk analysis by the policy issuer.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; Walker describes a system for facilitating a syndicated sale of an insurance policy; and Kern describes an automated system and method of computing rates to be charged for a new insurance product that provides coverage equivalent to that provided by a standard workers' compensation policy. Accordingly, Applicants respectfully submit that Claim 15 is patentable over Chapman, Erlanger, and Walker in view of Kern.

When the recitations of Claims 21-22 are considered in combination with the recitations of Claim 15, Applicants submit that dependent Claims 21-22 likewise are patentable over Chapman, Erlanger, and Walker in view of Kern.

Claims 24-32 depend from independent Claim 23. Claim 23 recites a system for renewing an insurance policy after the policy has been identified as eligible for a renewal process, the system includes at least one computer configured as a server containing a database of policy data for at least one insurance policy eligible for renewal wherein the server is associate with an insurance carrier issuing the at least one insurance policy, and at least one remote computer including a user interface connected to the server through a network wherein the remote computer is associated with a field agent located in a geographically remote location from the insurance carrier, the remote computer is configured to "receive policy data from said server for an insurance policy eligible for renewal wherein the policy data includes information relating to a subscriber of said policy...display said policy data on said user interface...prompt the field agent by displaying predetermined questions on said user interface to update the policy data...receive from the field agent updated policy data including updated subscriber information...display the updated policy data on the user interface such that the field agent can evaluate the updated policy data...and enable the field agent to legally bind the insurance carrier to a renewal of the policy associated with the evaluated policy data, wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier."

None of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a system for renewing an insurance policy after the policy has been identified as eligible for a renewal process as recited in Claim 23. More specifically, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a system for renewing an insurance policy that includes a server containing a database of policy data for at least one insurance policy eligible for renewal wherein the server is associate with an insurance carrier issuing the at least one insurance policy.

Moreover, none of Chapman, Erlanger, Walker, or Kern, considered alone or in combination, describe or suggest a system for renewing an insurance policy that includes a remote computer associated with a field agent located in a geographically remote location from an insurance carrier, wherein the remote computer is configured to enable the field agent to legally bind the insurance carrier to a renewal of the policy associated with the evaluated policy

data, and wherein the binding is accomplished by a decision process undertaken independently by the field agent without underwriting analysis and risk analysis by the insurance carrier.

Rather, in contrast to the present invention, Chapman describes a method and system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer wherein an insurance carrier verifies compliance with its underwriting standards before renewing a policy (col. 6, lines 30-41); Erlanger describes a data processing system that receives an underwriting standard from each of a plurality of insurers; compiles a first set of statistics based on the underwriting standards from each of the plurality of insurers; and outputs the first set of statistics to a selected insurer at a price that is based on a measure of fees earned with respect to the selected insurer; Walker describes a system for facilitating a syndicated sale of an insurance policy; and Kern describes an automated system and method of computing rates to be charged for a new insurance product that provides coverage equivalent to that provided by a standard workers' compensation policy. Accordingly, Applicants respectfully submit that Claim 23 is patentable over Chapman, Erlanger, and Walker in view of Kern.

When the recitations of Claims 24-32 are considered in combination with the recitations of Claim 23, Applicants submit that dependent Claims 24-32 likewise are patentable over Chapman, Erlanger, and Walker in view of Kern.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 17-22 and 24-32 be withdrawn.

In addition to the arguments set forth above, Applicants further submit that the rejection of Claims 1-9, 14-16 and 23 under 35 U.S.C. § 103(a) as being unpatentable over Chapman and Erlanger in view of Walker; the rejection of Claims 10-11 and 13 under 35 U.S.C. § 103(a) as being unpatentable over Chapman in view of Walker; the rejection of Claim 12 under 35 U.S.C. § 103(a) as being unpatentable over Chapman and Walker in view of the Official Notice; and the rejection of Claims 17-22 and 24-32 under 35 U.S.C. § 103(a) as being unpatentable over Chapman, Erlanger and Walker in view of Kern are further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection.

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Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Chapman using the teachings of Erlanger, Walker, the Official Notice, or Kern. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.
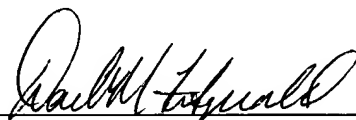
As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

None of Chapman, Erlanger, Walker, the Official Notice, or Kern, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple references in an attempt to arrive at the claimed invention. Since there is no teaching, suggestion or motivation for the combination of Chapman, Erlanger, Walker, the Official Notice, or Kern, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejections of Claims 1-32 be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the rejections of Claims 1-32 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in the application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,

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